

Form finmgtc

UNITED STATES BANKRUPTCY COURT

District of New Jersey
401 Market Street
Camden, NJ 08102

Case No.: 20-10360-ABA
Chapter: 7
Judge: Andrew B. Altenburg Jr.

In Re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Yvette M. Boyd
aka Yvette Patterson, aka Yvetta Patterson
Boyd
230 Burgundy Drive
Swedesboro, NJ 08085

Social Security No.:

xxx-xx-3658

Employer's Tax I.D. No.:

**NOTICE OF FAILURE TO FILE DEBTOR'S CERTIFICATION OF COMPLETION
OF INSTRUCTIONAL COURSE CONCERNING FINANCIAL MANAGEMENT**

To receive a discharge each individual debtor must participate in a personal financial management course. The course provider may file a Certificate of Debtor Education, or the debtor must file a *Debtor's Certification of Completion of Instructional Course Concerning Financial Management* (Official Form B23) proving compliance with the financial management course requirement for discharge (each debtor in a joint case must file a separate Certification). The Certification must be filed by:

Chapter 7: [60 days from the first date set for your Meeting of Creditors.]

To date the court has not received the above document from the debtor(s), nor has it received a Certificate of Debtor Education from a course provider. If the court does not receive the document(s) within the time frame set forth above, your case will be closed without entry of the discharge. If the case is closed without entry of the discharge you must file a Motion To Reopen to allow for the filing of the document(s) and pay the applicable filing fee.

Dated: March 23, 2020

JAN: admi

Jeanne Naughton
Clerk

Certificate of Notice Page 2 of 2

United States Bankruptcy Court
District of New JerseyIn re:
Yvette M. Boyd
DebtorCase No. 20-10360-ABA
Chapter 7**CERTIFICATE OF NOTICE**

District/off: 0312-1

User: admin
Form ID: finmgtcPage 1 of 1
Total Noticed: 3

Date Rcvd: Mar 23, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 25, 2020.

db +Yvette M. Boyd, 230 Burgundy Drive, Swedesboro, NJ 08085-1337

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
smg E-mail/Text: usanj.njbankr@usdoj.gov Mar 23 2020 23:47:53 U.S. Attorney, 970 Broad St.,
Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534smg +E-mail/Text: ustpreion03.ne.ecf@usdoj.gov Mar 23 2020 23:47:50 United States Trustee,
Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,
Newark, NJ 07102-5235

TOTAL: 2

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Mar 25, 2020

Signature: /s/Joseph Speetjens**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 23, 2020 at the address(es) listed below:

Andrew Sklar andy@sklarlaw.com, NJ43@ecfcbis.com
Brian C. Nicholas on behalf of Creditor Bayview Loan Servicing, LLC, a Delaware Limited Liability Company bnicholas@kmlawgroup.com, bkggroup@kmlawgroup.com
Denise E. Carlon on behalf of Creditor Bayview Loan Servicing, LLC, a Delaware Limited Liability Company dcarlon@kmlawgroup.com, bkggroup@kmlawgroup.com
Elizabeth K. Holdren on behalf of Creditor Wilmington Savings Fund Society, FSB, as Owner Trustee of the Residential Credit Opportunities Trust V-E eholdren@hillwallack.com, jhanley@hillwallack.com/hwbknj@hillwallack.com
Eric Clayman on behalf of Debtor Yvette M. Boyd jenkins.clayman@verizon.net, connor@jenkinsclayman.com
Isabel C. Balboa on behalf of Trustee Isabel C. Balboa ecfmail@standingtrustee.com, summarymail@standingtrustee.com
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 7